



Pension and Retirement Plan Presentation For U.S. Solae Pension-Eligible Employees Transitioning to “New” DuPont on June 1, 2019

MARCH 2019

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Welcome to today’s session. This presentation is intended for U.S. Solae pension-eligible employees who will be transitioning from heritage DuPont and joining “New” DuPont on June 1, 2019.



NOVEMBER 2018 PENSION ANNOUNCEMENT

In November 2018, Ed Breen, Chief Executive Officer, DowDuPont, announced in his letter to all plan participants that the heritage U.S. DuPont pension and retiree benefit obligations (retiree medical and life insurance) will be assumed fully by Corteva Agriscience at the time of the transition to New DuPont and Corteva Agriscience.

The June 1, 2019, transition will impact New DuPont employees as follows:

- Since New DuPont will no longer be a participating employer in the Pension Plan, New DuPont employees who participate in the Plan and meet the Plan commencement requirements in terms of age and service will be eligible to commence pension benefits as of June 1, 2019.
- For employees who participate in the Plan, future service with New DuPont will not be recognized in determining eligibility for pension benefits as of June 1, 2019.

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Let's start with a recap of the November 2018 Pension Announcement.

At that time, Ed Breen, Chief Executive Officer, Dow DuPont, announced that the heritage U.S. DuPont pension and retiree benefit obligations (retiree medical and life insurance) will be assumed fully by Corteva Agriscience at the time of the transition to New DuPont and Corteva Agriscience.

The June 1, 2019, transition will impact New DuPont employees as follows:

- Since New DuPont will no longer be a participating employer in the Pension Plan, New DuPont employees who participate in the Plan and meet the Plan commencement requirements in terms of age and service will be eligible to commence pension benefits as of June 1, 2019.
- For employees who participate in the Plan, future service with New DuPont will not be recognized in determining eligibility for pension benefits as of June 1, 2019.

DOES THIS PRESENTATION APPLY TO YOU?



It is only for employees who:

- ✓ Participate in Title VII (Solae) of the Pension and Retirement Plan;
- ✓ Were hired or rehired as Full-Service Employees prior to January 1, 2013; and
- ✓ Are eligible to retire with an immediate benefit as of May 31, 2019.

You're eligible to retire with an immediate benefit with a Title VII (Solae) pension benefit if you are:

× An employee with:

- Solae
- Or transferred to another business from Solae after January 1, 2013.

× As of May 31, 2019 you have:

- Attained age 55 and are vested with at least two years of eligible service; or
- You have attained age 65.

For more information about the plans reviewed in this presentation, refer to the Summary Plan Descriptions (SPDs) on **DuPont Connection**.

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Let's begin by acknowledging that we want to be efficient with your time and avoid confusion. So, to be clear, today's presentation applies to a very specific audience:

Employees who participate in Title VII (Solae) of the Pension and Retirement Plan; were hired or rehired as full-service employees prior to January 1, 2013; and are eligible to retire on May 31, 2019. You participate in this Title of the Plan if you currently work for Solae LLC, or if you worked for Solae and transferred to another business after January 1, 2013.

In order to be eligible for retirement under this Title, you must have reached age 55 and are vested with at least two years of eligible service as of May 31, 2019. If this does not describe you, this presentation is not for you.

If this presentation applies to you, please be aware that we may not have all the answers to your questions.

For more information, refer to the Summary Plan Descriptions (SPDs) on **DuPont Connection**.

Let's get started.

WHY WE'RE HERE TODAY



Our Agenda	
✓	Prepare you for decisions you'll need to make related to your pension benefits
✓	Review your Retirement Savings Plan (RSP) benefits
✓	Review your retiree medical and life insurance benefits

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As you likely are aware, the intended transition date from **heritage DuPont to New DuPont is June 1, 2019**. To help you understand what's ahead and prepare you for this transition, this presentation provides:

- Details about what's happening and the decisions you'll need to make related to your pension benefits; and
- A review of your Retirement Savings Plan (RSP) benefits; and
- A review of your retiree medical and life insurance benefits.



A CLOSER LOOK AT TITLE VII (SOLAE) PENSION BENEFITS

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We'll kick off today's presentation by taking a closer look at your pension benefits.

PENSION BENEFITS: AN OVERVIEW



As a result of the transition to New DuPont, your eligibility service accruals in Title VII of the Pension and Retirement Plan will end on May 31, 2019.

Right now, you must decide whether to:

- ✓ Begin monthly pension payments immediately with a commencement date of June 1, 2019

OR

- ✓ Defer pension payments until a later date.

Reminder:

Pay and benefit service accruals ended November 30, 2018 for all plan participants.

Note: If you don't take action now, your pension payments will automatically be deferred.

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As a result of the upcoming transition to new DuPont, your eligibility service accruals in Title VII of the Pension and Retirement Plan will end on May 31, 2019. As a reminder, pay and benefit service accruals for all participants stopped as of the pension sunset on November 30, 2018.

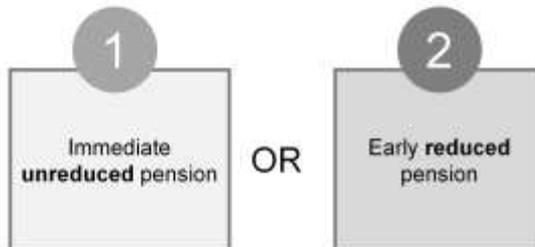
If you are retirement-eligible—that is, at least age 55 and vested with at least two years of service, or if you have already attained age 65 on May 31, 2019, you may choose whether to begin your monthly pension benefit in June, or to defer payment to a date in the future.

If you start to receive you pension prior to attaining age 65, a portion of your pension will be reduced for early commencement. We'll get into more detail on what that means shortly.

PENSION BENEFITS: CONSIDER YOUR SITUATION



Depending on **your age** and years of eligible service* at the time of your transition to New DuPont, you may be eligible for:



*If you have not reached age 65 on May 31, 2019, your years of service as of transition will affect whether your pension payments are reduced or unreduced.

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Depending on your age (and, if you have not reached age 65, your years of eligible service) when you transition to New DuPont, your pension payments may be reduced. It is up to you to decide whether you want to take an immediate payment, or defer your pension payments until a later date.

If you decide to defer your pension payments, once you reach the appropriate age and service combination, you will be eligible to receive 100% of your benefit. Let's take a closer look at the eligibility requirements that determine if you are eligible for an unreduced benefit.

PENSION PAYMENT ELIGIBILITY



You can receive an:	If you meet the following eligibility at the time of your transition to New DuPont on May 31, 2019:
Immediate unreduced pension	You are at least age 65 (Normal Retirement Age) as of May 31, 2019; or You are at least age 62 with at least two years of eligible service as of May 31, 2019.
Early reduced pension	You are at least age 55 with at least two years of eligible service as of May 31, 2019.

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Remember, depending on your age (and, if you are not at least age 65, your years of eligible service) when you transition to New DuPont, your pension payments may be reduced.

To receive an immediate unreduced pension payment you must be at least age 65 on May 31, 2019, or have attained at least age 62 with at least two years of eligible service.

If you are less than age 62, you may receive an early reduced pension benefit.

1
Immediate unreduced pension

A CLOSER LOOK

If you qualify for an unreduced pension, **your monthly pension benefit will not increase if you delay your commencement. In order to maximize your pension benefit, we strongly suggest you consider commencing your pension benefit payments immediately following your transition to New DuPont on May 31, 2019. Payments missed due to delayed commencement cannot be recouped.**

What it is:

- ✓ A monthly payment following separation, continuing for your life and, if applicable, the life of your spouse or beneficiary. Pension payments are made at the beginning of the month.

How your pension benefit is determined:

- ✓ Your benefit is calculated based on your pay and service **as of the November 30, 2018, pension sunset**. The service used to determine if you receive an unreduced pension will be calculated **as of May 31, 2019**.

Defining "Unreduced"
"Unreduced" means that there is no reduction factor applied to your monthly benefit.

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The next few slides focus on unreduced benefits. "Unreduced" means that there is no reduction factor applied to your monthly benefit.

If you qualify for an immediate unreduced pension benefit at transition, in order to maximize your pension benefit, we strongly suggest you consider commencing your pension benefit payments immediately following your transition to New DuPont on May 31, 2019. Payments missed due to delayed commencement of benefits cannot be recouped.

Pension payments are made on the first day of each month, starting with the second month after your transition to New DuPont. The pension payment for the month of June 2019 will be made on July 1, 2019 (along with your July payment), as long as all paperwork is returned by the June 10, 2019, due date.

Keep in mind that your monthly unreduced benefit will not increase if you wait to commence your retirement and payment. Before making any retirement decisions, be sure to discuss them with your financial, tax, and/or legal advisor.

The benefit amount will be determined based on pay and service at the time of the pension sunset on November 30, 2018. However, the service used to determine if you receive an unreduced pension will be calculated as of May 31, 2019.



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Immediate*
unreduced pension

HOW IT WORKS

(Immediate* Unreduced Pension Benefit)

Age on May 31, 2019	If you defer retirement, what happens to your benefit	What you need to do	When you should take action
<p>You have reached age 65, or</p> <p>You have reached age 62 and are vested with at least two years of eligible service as a Full-Service Employee.</p>	<p>The amount of your pension benefit will not change.</p>	<p>Review the pension election kit that will be automatically prepared and mailed to your home starting in March. It will contain details about your specific benefits and actions you must take.</p>	<p>Your pension kit will indicate required dates for submitting your decision.</p> <p>To ensure payment of your benefit starting July 1, 2019 (with a retroactive payment for June), your properly completed paperwork from your pension kit must be received by the Service Center no later than June 10, 2019.</p>

*At the time of transition to New DuPont.

Note: If you don't take action now, your pension payments will automatically be deferred.

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This slide summarizes details for employees eligible for an unreduced pension benefit, at the time of transition to New DuPont, including what you need to do and when.

To begin with, your benefit is calculated based on your pay and benefit service as of the pension sunset on November 30, 2018, and your eligibility service at your date of transition to New DuPont. Your monthly pension benefit will not increase the longer you wait to start it, and you will be able to collect your pension payment while you are actively working for new DuPont.

If you are eligible for an unreduced benefit, a pension election kit will automatically be mailed to your home beginning March 11. You do not need to contact the Solae Pension Administration Center to request one. If you have not received a kit by April 15, contact the Solae Pension Administration Center to check on its status.

If you elect to take an unreduced pension, completed pension paperwork must be received by the Solae Pension Administration Center *no later than June 10, 2019*, to ensure payment of your pension starts at July 1, 2019 (with a retroactive payment for June).

Before making any retirement decisions, be sure to discuss them with your financial, tax, and/or legal advisor.



1
 Immediate
unreduced pension

RECAP: WHAT YOU NEED TO DO (Immediate Unreduced Pension Benefit)

- ✓ If you are eligible for an unreduced pension benefit, **review the pension election kit** that you will automatically receive in March 2019 at your home address.
- ✓ **Make your elections** and follow the deadlines outlined in your pension kit:
 - Your kit will include your personalized options for forms of pension benefit payments
 - Note that you may need to provide information such as:
 - Direct deposit information
 - Your income tax withholding election
 - Notarized signature of your spouse

Ensure Payment of Your Benefit Starting in June*

To ensure payment of your pension as of July 1, 2019 (with a retroactive payment for June), completed pension paperwork must be received by the Solae Pension Administration Center **no later than June 10, 2019.**

Incomplete/incorrect pension paperwork will be denied and returned to you for further action. To avoid delay in payment, please follow the directions for completion of all paperwork and return it as soon as possible.

*Note: Pension election kits have a legally required expiration date. If paperwork is not properly completed by the expiration date, you will need to restart the process, and missed payments cannot be recouped.

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So let's take a moment to recap:

- If you are eligible for an unreduced pension benefit, you will automatically receive a pension election kit by the end of March 2019 at your home address and can begin the process immediately.
- If you decide to take your unreduced benefit, you will need to make your elections and follow the deadlines outlined in your pension kit, which will include personalized options for forms of pension benefit payments.
- Keep in mind, completed pension paperwork must be received by the Solae Pension Administration Center no later than June 10, 2019, to ensure payment of your pension as of July 1, 2019 (with a retroactive payment for June). Incomplete paperwork will be denied and returned to you for further action.
- Note that pension election kits have a legally required expiration date. If the required paperwork is not properly completed by the expiration date, you will need to restart the process. You will have a new, later benefit commencement date, and missed payments cannot be recouped.

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Early reduced pension

A CLOSER LOOK



If you are entitled to a reduced pension, this means that your monthly benefit payments will be reduced due to commencing your benefits early. You may choose to defer your benefit to reduce or eliminate the reduction, and therefore get a larger monthly benefit.

What it is:

- ✓ A monthly reduced payment following your transition to New DuPont, and continuing for your life and, if applicable, the life of your spouse or beneficiary.

How your pension benefit is determined:

- ✓ Your benefit is calculated based on your pay and service as of the November 30, 2018, pension sunset.
- ✓ Your reduction factor will be based on your service calculated as of May 31, 2019, and your age on the date you elect to commence benefit payments.

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Now we'll shift gears and take a closer look at reduced pension benefits.

If you are entitled to an early reduced pension, your benefit will be reduced due to commencing benefits early. You may choose to defer the benefit to decrease or eliminate the reduction. In that case, you will get a larger monthly benefit when you commence your payments in the future.

Payments will be automatically deferred until you decide to commence payments. You will not receive a pension election kit unless you request one through the Solae Pension Administration Center.

Remember, in order to ensure payment of your pension in July 2019, completed pension paperwork must be received by the Solae Pension Administration Center **no later than June 10, 2019.**

If you choose to defer your payments now, when you are ready to commence, allow ample time for the process: you should call the Solae Pension Administration Center no more than 90 days but no less than 30 days prior to the date you would like your benefits to begin.

Before making any retirement decisions, be sure to discuss them with your financial, tax, and/or legal advisor.



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HOW IT WORKS (Early Reduced Pension)

Early reduced pension

If You Plan to Defer the Start of Your Pension Payments
You do not need to request a pension election kit.

Age and eligibility service on May 31, 2019	If you defer retirement, what happens to your benefit	What you need to do	When you should take action
You have reached age 55 and vested with at least two years of eligible service.	The amount of your pension benefit will increase over time as your reduction for early commencement decreases. Eventually, as you age, this benefit will reach its maximum and will no longer require a reduction for early commencement.	Decide if you want to start your reduced pension payments effective June 1, 2019, or if you want to defer commencing your payments to a later date.	If considering starting pension payments effective June 1, 2019, you must request a pension kit through the Solae Pension Administration Center starting March 11, 2019. Properly completed pension paperwork must be received by June 10, 2019, to ensure payment of your pension as of July 1, 2019 (with a retroactive payment for June).

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If you have reached age 55 and are vested with at least two years of eligible service, but have not yet reached age 62, you will have to decide whether to start your reduced pension payments effective June 1, 2019, or if you want to defer commencing your payments to a later date.

If you decide to start your reduced pension payments effective June 1, 2019, you must request a pension kit through the Solae Pension Administration Center starting March 11, 2019. Follow the deadlines outlined in your kit, which will include personalized options for forms of pension benefit payments.

Keep in mind, completed pension paperwork must be received by the Solae Pension Administration Center no later than June 10, 2019, to ensure payment of your pension as of July 1, 2019 (with a retroactive payment for June). Incomplete paperwork will be denied and returned to you for further action.

If you choose to defer your payments now, when you are ready to commence, allow ample time for the process: you should call the Solae Pension Administration Center no more than 90 days but no less than 30 days prior to the date you would like your benefits to begin.

As you'll see on the following slide, if you defer your pension payments, the amount of your pension benefit you receive will increase over time as your reduction for early commencement decreases.

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Early reduced pension

REDUCED PENSION AMOUNTS



If you are entitled to a reduced pension, the chart shows the percentage of pension you can receive, based on your age at commencement:

Age at Retirement	Early Retirement Percentage (the percentage of benefit that will be paid)
65	100%
64	100%
63	100%
62	100%
61	95%
60	90%
59	85%
58	80%
57	75%
56	70%
55	65%

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If you're eligible for an early reduced pension benefit, this chart shows the percentage of pension you can receive based on your age at commencement.

For example, if you are age 56 (shown on the left of the chart), you'll receive 70% of your retirement benefit.

Eventually, as you age, this benefit will reach its maximum and will no longer require a reduction for early commencement.

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Early reduced pension

A RECAP: WHAT YOU NEED TO DO (Early Reduced Pension)



- ✓ If considering an early reduced pension, **request a pension election kit through the Solae Pension Administration Center.**
- ✓ **If you do not begin payments immediately, your pension benefit will be automatically deferred.** The amount of your pension benefit will increase over time as your reduction for early commencement decreases. Eventually, as you age, this benefit will reach its maximum and will no longer require a reduction for early commencement.
- ✓ **How your pension benefit is determined if you choose to defer your pension payments:**
 - Your pension amount will be based on your pay and service **as of the November 30, 2018, pension sunset.**
 - The reduction factor will be based on service calculated **as of May 31, 2019**, and your age on the date for which you elect to commence benefit payments.

Note the Deadlines

If you elect to commence your reduced benefit payment, completed pension paperwork **must be received by the Solae Pension Administration Center no later than June 10, 2019**, to ensure receipt of your first payment on July 1, 2019 (with a retroactive payment for June).

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Before we move to the next section, let's quickly recap.

If you want to commence an early reduced pension, request a pension election kit through the Solae Pension Administration Center starting March 11, 2019.

As with the unreduced benefit, if you elect to commence your reduced benefit payment, completed pension paperwork must be received by the Service Center no later than June 10, 2019, to receive your first pension payment on July 1, 2019 (with a retroactive payment for June).

Remember, your pension amount will be based on your pay and service as of the November 30, 2018 pension sunset. The reduction factor will be based on your age at the time payments begin. Pension payments are made at the beginning of each month.

If you decide not to commence an early reduced pension, you will receive a Statement of Deferred Vested Pension by year-end, which will show the benefit available to you at age 65.



RETIREMENT SAVINGS PLAN (RSP)

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Now let's move on to the Retirement Savings Plan (RSP).

RETIREMENT SAVINGS PLAN (RSP)



As an active employee of New DuPont, effective June 1, 2019:

- ✓ New DuPont will adopt a new 401(k) plan (the New DuPont savings plan), and the heritage DuPont RSP accounts for employees of New DuPont will be transferred to that plan.
 - ✓ This transfer will include your RSP account balance, investment elections, beneficiary designation, and outstanding loans.
- ✓ There will be a blackout period (May 29 – June 9) to facilitate the account transfer. During the blackout period, you will be unable to access either your heritage DuPont RSP or New DuPont savings plan account.
- ✓ During the blackout period, your account will be transferred to the New DuPont savings plan. After the blackout period ends, you will be able to access and transact in your account, similar to today. Additional information about this transfer will be available closer to the transition date.
- ✓ Note that your transition to New DuPont will not entitle you to access the funds in your RSP account unless you are otherwise eligible for an in-service distribution.
- ✓ For more information, visit the Merrill Lynch transition website at <https://go.ml.com/DuPontCortevaRetirementPlans> and watch for an email from Merrill Lynch in late March/April.

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As an active employee of New DuPont, effective June 1, 2019, here is what will happen to your RSP:

- New DuPont will adopt a new 401(k) plan (the New DuPont savings plan), and the heritage DuPont RSP accounts for employees of New DuPont will be transferred to that plan.
 - This transfer will include your RSP account balance, investment elections, beneficiary designation, and outstanding loans.
- There will be a blackout period (May 29 – June 9) to facilitate the account transfer. During the blackout period, you will be unable to access either your heritage DuPont RSP or New DuPont savings plan account. However, you will be able to call Merrill Lynch, the Plan administrator, for general questions.
- During the blackout period, your account will be transferred to the New DuPont savings plan. After the blackout period ends you will be able to access and transact in your account, similar to today. Additional information about this transfer will be available closer to the transition date.
- Note that your transition to New DuPont will not entitle you to access the funds in your RSP account unless you are otherwise eligible for an in-service distribution.
- For more information visit the Merrill Lynch transition website at <https://go.ml.com/DuPontCortevaRetirementPlans> and watch for an email from Merrill Lynch in late March/April.



RETIREE MEDICAL AND LIFE INSURANCE BENEFITS

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Now let's move on to your retiree medical and life insurance benefits.

RETIREE MEDICAL BENEFITS: ELIGIBILITY



To be eligible for retiree medical benefits, you must have been:

- Hired prior to January 1, 2013;
- Actively employed as of November 30, 2018; and
- At least age 50 as of November 30, 2018.

At transition, you must be at least age 55 and have at least two years of continuous service to be eligible for coverage.

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To be eligible for retiree medical benefits, you must have been:

- Hired prior to January 1, 2013;
- Actively employed as of November 30, 2018; and
- At least age 50 as of November 30, 2018.

At transition, you must be at least age 55 and have at least two years of continuous service to be eligible for coverage.

RETIREE MEDICAL COVERAGE: HOW IT WORKS



✓ **While you are under age 65 :**

You will have the opportunity to purchase medical coverage at group rates. These rates will not vary by age or health status. Note that you will pay the full cost of this coverage; Corteva will not subsidize the cost of this coverage.

✓ **When you reach age 65 or older:**

- Medicare provides the primary medical coverage for retirees beginning at age 65 (or earlier, if disabled).
- A wide selection of Medicare Supplement and dental insurance plans is available for purchase through outside insurance companies, brokers, and agents.
- Corteva will not provide coverage to Medicare-eligible retirees or their covered dependents.

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If you're eligible for retiree medical coverage, here is how it will work:

✓ **While you are under age 65:**

You will have the opportunity to purchase medical coverage at group rates. These rates will not vary by age or health status. Note that you will pay the full cost of this coverage; Corteva will not subsidize the cost of this coverage.

✓ **When you reach age 65 or older:**

- Medicare provides the primary medical coverage for retirees beginning at age 65 (or earlier, if disabled).
- A wide selection of Medicare Supplement and dental insurance plans is available for purchase through outside insurance companies, brokers, and agents.
- Corteva will not provide coverage to Medicare-eligible retirees or their covered dependents.

RETIREE MEDICAL BENEFITS OVERVIEW



- ✓ You will automatically be placed in “No Coverage” for your retiree medical benefits at the time you transition to New DuPont.
- ✓ You are not eligible to commence your retiree medical benefits until you separate from New DuPont. At the time of your separation, you may elect your retiree medical coverage, or you may defer your election to a later date if you have access to other group coverage. In all cases to maintain eligibility, you must enroll in your retiree coverage through Corteva within 60 days of losing eligibility for other group coverage and provide proof of continuous coverage.
- ✓ The medical benefit options available to you will be the retiree benefits that are in effect at the time you elect to begin retiree coverage.
- ✓ In order for your spouse to be eligible for retiree medical benefits, he/she must be your spouse on your last day of active employment before your transition to New DuPont.

Retiree medical benefits will be administered by Corteva Agriscience based on the retiree benefits offered by Corteva at the applicable time.

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If you are eligible, you will automatically be placed in “no coverage” status for retiree medical benefits at the time you transition to New DuPont.

You are not eligible to commence your retiree medical benefits until you separate from New DuPont. At the time of your separation, you may elect your retiree medical coverage through Corteva, or you may defer your election to a later date if you have access to other group coverage. In all cases to maintain eligibility, you must enroll in your retiree coverage through Corteva within 60 days of losing eligibility for other group coverage and provide proof of continuous coverage.

The medical benefit options available to you through Corteva will be the retiree benefits that are in effect at the time you elect to begin retiree coverage. You must be married to your spouse on your last day of active employment before your transition to New DuPont in order for your spouse to be eligible for retiree medical benefits.

Please note that retiree medical benefits will be administered by Corteva Agriscience based on the retiree benefits offered by Corteva at the applicable time.

A CLOSER LOOK: RETIREE MEDICAL BENEFITS



Active employees of New DuPont will be covered by New DuPont medical and dental benefits as of June 1, 2019.

Your active medical and dental coverage under the New DuPont plan will be your primary coverage beginning June 1, 2019.

If you're eligible, you may enroll in **retiree medical coverage** through Corteva when you leave employment with New DuPont.

To elect your retiree medical and/or dental benefits within 60 days of losing eligibility for other group coverage, contact **Corteva Connection** starting June 1, 2019.

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Active employees of New DuPont will be covered by New DuPont medical benefits as of June 1, 2019. If you're eligible, you may elect retiree medical coverage through Corteva at a later date when you leave employment with New DuPont, or within 60 days of losing eligibility for other group coverage. The medical benefit options available to you will be the retiree benefits that are in effect at the time you elect to begin retiree coverage.

It's important to note that retiree medical coverage will be administered by Corteva Agriscience based on the retiree benefits offered by Corteva at the applicable time.

To elect your retiree medical benefits within 60 days of losing eligibility for other group coverage, contact **Corteva Connection** starting June 1, 2019.

RETIREE LIFE INSURANCE COVERAGE: ELIGIBILITY AND HOW IT WORKS



Eligibility

To be eligible for retiree life insurance benefits, you must have been:

- Hired prior to January 1, 2013;
- Actively employed as of November 30, 2018; and
- At least age 50 as of November 30, 2018.

At transition, you must be at least age 55 and have at least two years of continuous service to be eligible for coverage.

How Coverage Works

When you transition from heritage DuPont:

- You will receive \$10,000 of company paid life insurance coverage.
- You may purchase supplemental life insurance coverage as allowed by the plan.

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Now we'll turn to your retiree life insurance benefits.

To be eligible for retiree life insurance coverage, you must have been:

- Hired prior to January 1, 2013;
- Actively employed as of November 30, 2018; and
- At least age 50 as of November 30, 2018.

At transition, you must be at least age 55 and have at least two years of continuous service to be eligible for coverage.

When you transition from heritage DuPont:

- You will receive \$10,000 of company-paid life insurance coverage, and
- You may purchase supplemental life insurance coverage as allowed by the plan.

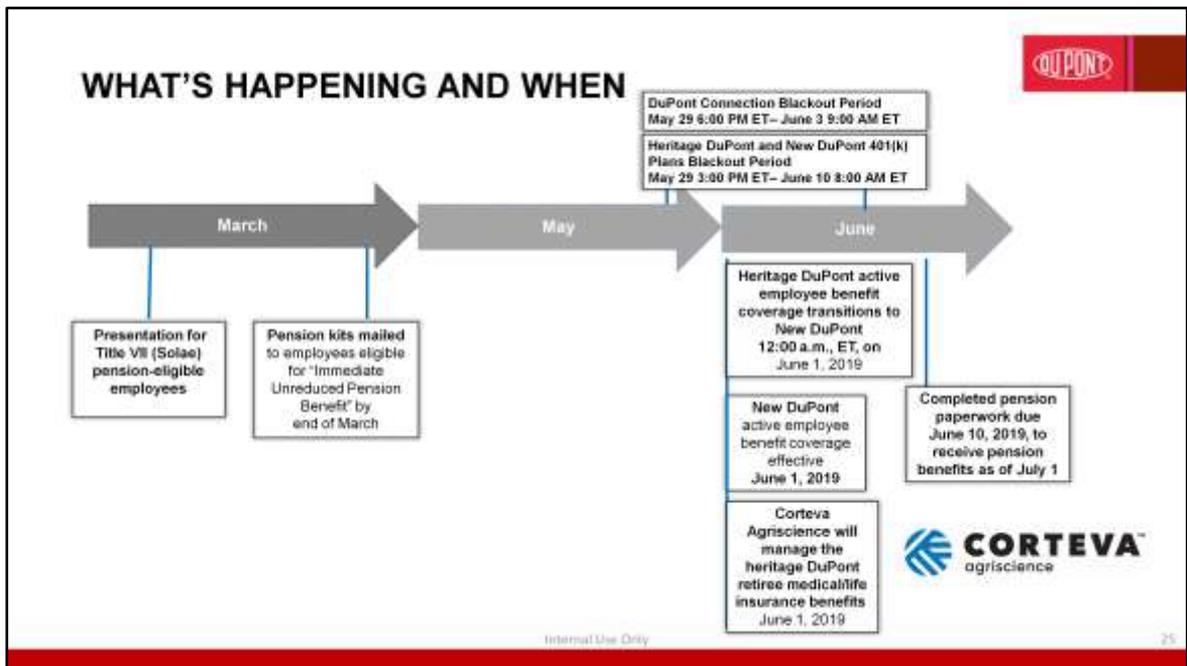


NEXT STEPS AND RESOURCES

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Now that we've walked through your retiree benefits, let's cover next steps, and resources that can help you in the coming weeks.



This timeline shows what's happening in the coming weeks as a result of the transition. In addition, if you are eligible for an immediate unreduced pension, you will automatically receive a pension election kit before the end of March.

If you're eligible for an early reduced benefit and you want to start collecting your pension as of July 1, you'll need to request a pension election kit from the Solae Pension Administration Center.

In all cases, the Solae Pension Administration Center will need to receive your completed pension paperwork by June 10, 2019, to ensure payment of your pension benefits starts as of July 1, 2019 (with a retroactive payment for June).

You'll also need to be aware of two important blackout periods:

- For both **DuPont Connection** and **Corteva Connection**: From May 29 at 6:00 p.m., Eastern Time (ET), to June 3 at 9:00 a.m., ET. During this time, you will be unable to access **DuPont Connection** or **Corteva Connection** online. (You may contact them by phone for inquiries only.)
- For both the RSP and New DuPont savings plan: From May 29 at 3:00 p.m., ET, through June 10 at 8:00 a.m., ET. During this time, you will be unable to access either account via the Merrill Lynch Benefits Online website. (You may contact Merrill Lynch by phone for inquiries only.)

Your active employee benefit coverage will transition to New DuPont at 12:00 a.m. ET on June 1, 2019.

Finally, please note that effective June 1, 2019, Corteva Agriscience will manage the heritage DuPont retiree medical/life insurance benefits.

MAKING YOUR PENSION DECISIONS



Your decision to commence your pension is a unique and personal one.

Take the time to:

- ✓ **Review** your pension kit, if you automatically receive one (or request one)
- ✓ **Compare** your pension benefit payment options
- ✓ **Discuss** your options with your family
- ✓ **Consult** with a financial, tax, and/or legal advisor

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As we come to the end of our presentation, we hope it is clear that there are several things you'll need to consider regarding your retirement benefits. Remember, your choice to begin pension payments will be specific to your personal situation. Before making your decision, you should take time to:

- Review your pension kit, if you automatically receive one;
- Or, if you want to take a reduced pension payment, request a kit from the Solae Pension Administration Center;
- Compare your pension benefit payment options shown in your kit;
- Discuss your options with your family; and
- Consult with your personal financial, tax, and/or legal advisor on your retirement decisions.

As you begin thinking about your retirement benefits, be sure you understand how they work with the DuPont Retirement Savings Plan and any other retirement benefits that you have available to you.

GET ANSWERS TO YOUR QUESTIONS



For More Information About...	Contact...	
	Before June 1	Starting June 1
Pension benefits	Solae Pension Administration Center	
Retiree medical and life insurance benefits	DuPont Connection	Corteva Connection
Active health and welfare benefits	DuPont Connection	
Retirement Savings Plan (RSP)	Merrill Lynch	

Note: Continue to keep your mailing address, email, and phone number current on Corteva Connection starting June 1, 2019.

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Continue to contact the Solae Pension Administration Center if you have any questions about your pension benefits.

Before June 1, 2019 contact **DuPont Connection** if you have any questions about your health and welfare benefits.

Starting June 1, 2019, you'll need to contact either **DuPont Connection** or **Corteva Connection**, depending on the benefits you have questions about:

- Active health and welfare benefits at New DuPont: Contact **DuPont Connection** at **digital.alight.com/dupont** or **1-833-253-7719**. Note that this is a new phone number as of June 1.
- Retiree medical and life insurance benefits: Contact **Corteva Connection** at **digital.alight.com/corteva** or **1-800-775-5955**.

Continue to contact Merrill Lynch for questions about your Retirement Savings Plan, or RSP, as well as the New DuPont savings plan. During the lead-up to the June 1, 2019, transition to new DuPont, Merrill Lynch is providing a transition website with helpful information and resources.

In addition, don't forget to keep your personal information, like your mailing and email addresses and phone number, up to date on **Corteva Connection** starting June 1, 2019.

On the next slide, you'll see a summary of this contact information, with website addresses and phone numbers.

These slides will be available on **dupontbenefits.com** and the Moments that Matter site if you'd like to review the information we've covered here today.

CONTACT INFORMATION



	Website	Phone Number
Solae Pension Administration Center	www.benefitmodeling.com/solae	1-866-681-5776 Representatives are available Monday through Friday between 8:00 a.m. and 6:00 p.m. EST
DuPont Connection	www.digital.alight.com/dupont	Before June 1: 1-800-775-5955 Starting June 1: 1-833-253-7719
Corteva Connection	www.digital.alight.com/corteva	Starting June 1: 1-800-775-5955
Merrill Lynch	www.benefits.ml.com	1-877-337-5267

Note: Continue to keep your mailing address, email, and phone number current at **Corteva Connection** and the Solae Pension Administration Center starting June 1, 2019.

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Here is a handy summary of your benefit contact information.



The plan provisions described in this document are being made in accordance with governing plan documents. However, in the event of a conflict or discrepancy between this document and governing plan documents, the governing plan documents will control. The company reserves the right to change, modify or change or discontinue any or all of the plans at its discretion at any time. The company will fulfill any bargaining obligations, if any, associated with these intended changes.

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This concludes our presentation for today.